

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael A. Henken  
 Kimberly Marie Henken  
 Debtors

Case No. 19-11581-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Mar 29, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2019.

db/jdb	+Michael A. Henken, Kimberly Marie Henken, 1010 Rafter Road, Norristown, PA 19403-5145
tr	+SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
14287970	+Citibank/Best Buy, Attn: Bankruptcy, Po Box 790441, St. Louis, MO 63179-0441
14287971	+Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14287972	+Citicards, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14287975	+National Debt Relief, LLC, 11 Broadway, Suite #1600, New York, NY 10004-1462
14287978	+Quicken Loans, Inc., 1050 Woodland Avenue, Detroit, MI 48226
14287979	+Suntrust/greensky/thd, Attn: Bankruptcy, Mail Code VA-RVW-6290 PO Box 85092, Richmond, VA 23285-5092

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: schroeder@jrlaw.org Mar 30 2019 02:37:27 WILLIAM D. SCHROEDER, JR, 920 Lenmar Drive, Blue Bell, PA 19422
smg	E-mail/Text: megan.harper@phila.gov Mar 30 2019 02:38:19 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 30 2019 02:37:49 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 30 2019 02:38:15 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Mar 30 2019 02:38:05 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14287963	+EDI: GMACFS.COM Mar 30 2019 06:33:00 Ally Financial, Attn: Bankruptcy Department, P.O. Box 380901, Minneapolis, MN 55438-0901
14287964	+EDI: GMACFS.COM Mar 30 2019 06:33:00 Ally Servicing, LLC, P.O. Box 130424, Roseville, MN 55113-0004
14287965	+EDI: BANKAMER.COM Mar 30 2019 06:33:00 Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998
14287967	+E-mail/Text: bankruptcy@bbandt.com Mar 30 2019 02:37:42 BB&T Loan Services, MC: 100-50-02-57, P.O. Box 2306, Wilson, NC 27894-2306
14287966	+EDI: TSYS2.COM Mar 30 2019 06:33:00 Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
14287968	+E-mail/Text: bankruptcy@cavps.com Mar 30 2019 02:38:11 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14289954	+E-mail/Text: bankruptcy@cavps.com Mar 30 2019 02:38:11 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14287969	+EDI: CHASE.COM Mar 30 2019 06:33:00 Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14287973	+EDI: NAVIENTFFKASMDOE.COM Mar 30 2019 06:33:00 Dept of Ed / Navient, Attn: Claims Dept, Po Box 9635, Wilkes Barr, PA 18773-9635
14287974	+EDI: IRS.COM Mar 30 2019 06:33:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14287976	+E-mail/Text: bankruptcynotices@psecu.com Mar 30 2019 02:38:34 P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14287977	E-mail/Text: paparalegals@pandf.us Mar 30 2019 02:38:41 Patenaude & Felix, A.P.C., 213 East Main Street, Carnegie, PA 15106
14287980	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchb/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14287981	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchb/Sam Ash Music, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14287982	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchb/Toys R Us, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14288788	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14289152	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14287983	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
14287984	+EDI: RMSC.COM Mar 30 2019 06:33:00 Synchrony Bank/Lowes, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14287985	+EDI: WTRRNBNBANK.COM Mar 30 2019 06:33:00 Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
14287986	+EDI: USBANKARS.COM Mar 30 2019 06:33:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
14287987	+EDI: RMSC.COM Mar 30 2019 06:33:00 Walmart, c/o Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 27

District/off: 0313-2

User: Keith  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT WATERMAN, Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
Reading, PA 19606-2265

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 31, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2019 at the address(es) listed below:

KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
SCOTT WATERMAN on behalf of Trustee SCOTT WATERMAN ECFmail@fredreiglechl3.com,  
ECF\_FRPA@Trustee13.com

SCOTT WATERMAN ECFmail@fredreiglechl3.com, ECF\_FRPA@Trustee13.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM D. SCHROEDER, JR on behalf of Debtor Michael A. Henken schroeder@jrlaw.org,  
Healey@jrlaw.org

WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor Kimberly Marie Henken schroeder@jrlaw.org,  
Healey@jrlaw.org

TOTAL: 6

<b>Information to identify the case:</b>		
Debtor 1	<b>Michael A. Henken</b>	Social Security number or ITIN <b>xxx-xx-3280</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Kimberly Marie Henken</b>	Social Security number or ITIN <b>xxx-xx-6718</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		Date case filed for chapter <b>13 3/15/19</b>
Case number: <b>19-11581-jkf</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael A. Henken	Kimberly Marie Henken
<b>2. All other names used in the last 8 years</b>	aka Michael Henken, aka Michael Alan Henken	aka Kimberly Henken
<b>3. Address</b>	1010 Rafter Road Norristown, PA 19403	1010 Rafter Road Norristown, PA 19403
<b>4. Debtor's attorney</b> Name and address	WILLIAM D. SCHROEDER JR 920 Lenmar Drive Blue Bell, PA 19422	Contact phone 215-822-2728 Email: <a href="mailto:schroeder@jrlaw.org">schroeder@jrlaw.org</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT WATERMAN Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFmail@fredreigle13.com">ECFmail@fredreigle13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (215)408-2800  Date: 3/29/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 26, 2019 at 12:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 6/25/19</b>  <b>Filing deadline: 5/24/19</b> <b>Filing deadline: 9/11/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$537.71 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>6/5/19 at 09:30 AM</b> , Location: <b>Courtroom #3, 900 Market Street, Philadelphia, PA 19107</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	